

Information to identify the case:

Debtor 1	Kevin Patrick Kaiser	Social Security number or ITIN	xxx-xx-4015
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Maniqua Annette Kaiser	Social Security number or ITIN	xxx-xx-5743
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10601-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin Patrick Kaiser

Maniqua Annette Kaiser
fka Maniqua Annette Williams

10/23/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kevin Patrick Kaiser
 Maniqua Annette Kaiser
 Debtors

Case No. 19-10601-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db/jdb
 cr +Kevin Patrick Kaiser, Maniqua Annette Kaiser, 1125 East 36th Street, Erie, PA 16504-1835
 +Americo FCU, 4101 Main Street, Erie, PA 16511-1967
 15069312 +AMERICAN WEB LOAN, 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074-1745
 15069313 +Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
 15069317 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 15069319 +Citifinancial, 839 West 38th Street, Erie, PA 16508-2529
 15069324 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 15069329 +Honorable Paul Bizzarro, 460 East 26th Street, Erie, PA 16504-2860
 15069332 +MDJ Laurie A Mikielski, 3608 W 26th Street, Erie, PA 16506-2059
 15069336 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
 15069337 +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
 15069338 +Widget Federal Credi, 2154 E Lake Rd, Erie, PA 16511-1140

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com Oct 24 2019 02:53:12 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 24 2019 02:52:20 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Oct 24 2019 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15069311 +EDI: GMACFS.COM Oct 24 2019 06:38:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901

15069314 +E-mail/Text: bk@avant.com Oct 24 2019 02:52:56 Avant / Webbank, Attn: Bankruptcy,
 222 N Lasalle St, Ste 1700, Chicago, IL 60601-1101

15069315 +EDI: TSYS2.COM Oct 24 2019 06:38:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801

15069316 +EDI: CAPITALONE.COM Oct 24 2019 06:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

15069318 +EDI: CITICORP.COM Oct 24 2019 06:38:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

15069320 +EDI: WFNNB.COM Oct 24 2019 06:38:00 Comenity Capital/Zales, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218

15069321 +EDI: WFNNB.COM Oct 24 2019 06:38:00 Comenitybank/Sterling, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125

15069322 +EDI: CONVERGENT.COM Oct 24 2019 06:38:00 Convergent Outsourcing, Inc., Attn: Bankruptcy,
 Po Box 9004, Renton, WA 98057-9004

15069323 +E-mail/Text: bankruptcy@credencerm.com Oct 24 2019 02:52:59 Credence Resource Management,
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940

15069325 +EDI: DISCOVER.COM Oct 24 2019 06:38:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850

15069326 +E-mail/Text: bknotice@ercbpo.com Oct 24 2019 02:52:43 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

15069327 +EDI: AMINFOFP.COM Oct 24 2019 06:38:00 First Premier Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524

15069328 +E-mail/Text: ccassalia@franklinamerican.com Oct 24 2019 02:53:09
 Franklin American Mortgage Company, 6100 Tower Circle, Suite 600,
 Franklin, TN 37067-1505

15069330 +EDI: JEFFERSONCAP.COM Oct 24 2019 06:38:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302

15069331 +E-mail/Text: bk@lendingclub.com Oct 24 2019 02:52:53 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967

15069333 +E-mail/Text: paparalegals@pandf.us Oct 24 2019 02:53:13 Patenaude & Felix A.P.C.,
 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584

15069675 +EDI: RMSC.COM Oct 24 2019 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

15069334 +EDI: RMSC.COM Oct 24 2019 06:38:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

15069335 +EDI: RMSC.COM Oct 24 2019 06:38:00 Synchrony Bank/Lowes, Po Box 956005,
 Orlando, FL 32896-0001

15069339 +E-mail/Text: collections@widgetfinancial.com Oct 24 2019 02:52:36 Widget Financial,
 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citizens Bank, N.A.
 aty* +John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333
 15069341* +AMERICAN WEB LOAN, 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074-1745
 15069340* +Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 15069342* +Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
 15069343* +Avant / Webbank, Attn: Bankruptcy, 222 N Lasalle St, Ste 1700, Chicago, IL 60601-1101
 15069344* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 15069345* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

15069346* +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15069347* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034
15069348* +Citifinancial, 839 West 38th Street, Erie, PA 16508-2529
15069349* Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
15069350* +Comenitybank/Sterling, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15069351* +Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
15069352* +Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
15069353* +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
15069354* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Attn: Bankruptcy Department, Po Box 15316,
Wilmington, DE 19850)
15069355* +ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road,
Jacksonville, FL 32256-7412
15069356* +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15069357* +Franklin American Mortgage Company, 6100 Tower Circle, Suite 600, Franklin, TN 37067-1505
15069358* +Honorable Paul Bizzarro, 460 East 26th Street, Erie, PA 16504-2860
15069359* +Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15069360* +LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
15069361* +MDJ Laurie A Mikielski, 3608 W 26th Street, Erie, PA 16506-2059
15069362* +Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205,
Canonsburg, PA 15317-8584
15069363* +Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15069364* +Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15069365* +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
15069366* +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
15069367* +Widget Federal Credi, 2154 E Lake Rd, Erie, PA 16511-1140
15069368* +Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140

TOTALS: 1, * 30, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

Edwin W. Smith on behalf of Creditor Americo FCU esmith@shapiralaw.com
James Warmbrodt on behalf of Creditor Citizens Bank, N.A. bkgroup@kmlawgroup.com
John C. Melaragno, Trustee on behalf of Trustee John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger on behalf of Debtor Kevin Patrick Kaiser rebeka@seelingerlaw.com
Rebeka Seelinger on behalf of Joint Debtor Maniqua Annette Kaiser rebeka@seelingerlaw.com
TOTAL: 7